

## **5. Excluding Employees from Your Group (Revised)**

Certain employees are not normally included on the group (e.g. part-time employees, seniors and their dependants, those covered on another group). It is your responsibility, as the group administrator, to keep a record of employees who are excluded from group coverage. These records must be made available to Alberta Health and Wellness upon request.

### **Valid Reasons for Excluding Employees from Your Group**

1. Employee works casual or part-time hours (term of employment is less than 100 hours per month). Employers may cover these employees on their groups if they wish to do so but it is not mandatory.
2. Employee is already covered under another Alberta Health and Wellness group plan and this coverage is to be retained. This exclusion will normally apply in the following circumstances:
  - a) Employee has two places of employment and group coverage is provided by the other employer, or
  - b) Employee has coverage through their spouse/adult interdependent partner's group (for more information on adult interdependent partner, see page 21.1), or
  - c) Employee's coverage is provided through a union or employee association where contributions are made by the employer to the union or association.
3. Employee is the spouse/partner on the account. This exclusion applies if the spouse/partner is covered as a dependant on the account and does not wish to have group coverage.

4. Employee is a student under 25.

This exclusion applies to persons who are single, under 25, and enrolled and attending three or more courses at an accredited educational institution, and covered on their parents' account. Refer to the Glossary (page 21.1) for a definition of accredited educational institution.

5. Employee is not a resident of Alberta.

A resident of Alberta is defined as a person who:

- is legally entitled to be or to remain in Canada and makes his/her permanent home in Alberta.
- is committed to being physically present in Alberta for at least 183 days in a 12-month period. (Note: Alberta Health and Wellness considers temporary absences as periods of physical presence).
- is not claiming residency or obtaining publicly funded health benefits under a claim of residency in another province, territory or country.
- any other person deemed by the regulations to be a resident. A tourist, transient or visitor to Alberta is not a resident.

If an employee is a new resident of Alberta and the employee's family has remained in another province/territory but intends to join the employee later, the employee must retain coverage in the province/territory of origin. This coverage can be retained for up to 12 months from his/her date of departure or up to the end of the second month following the month the family arrives in Alberta (whichever comes first). If the employee's family does not move to Alberta within 12 months, the employer should register the employee, but not the family.

6. Employee has opted out of the Alberta Health Care Insurance Plan (AHCIP) and has a valid Certificate of Exemption.

Residents who opt out of the AHCIP do so for a full benefit year (July 1<sup>st</sup> of one year to June 30<sup>th</sup> of the following year) and are not required to pay premiums for this period. They are responsible for their own medical and hospital costs.

7. Employee is a registered First Nation individual or the spouse of a registered First Nation individual.

Premiums are paid by Health Canada.

8. Employee receives the Alberta Widows' Pension.

Residents 55 to 64 who receive the Alberta Widows' Pension are not required to pay AHCIP premiums.

Note: Prior to April 1, 2004, lower income widows or widowers ages 55 to 64 could apply for financial, health care and housing assistance through the Alberta Widows' Pension Program. As of April 1, 2004, no new applications are being accepted. The Alberta Widows' Pension Program will be discontinued as of March 31, 2006.

9. Employee is a commission sales person or contract employee.

10. Employee is 65 years of age or over or is the spouse/adult interdependent partner of an individual who is 65 years of age or over.

Effective October 1, 2004, residents over 65 and their eligible dependants are not required to pay AHCIP premiums.

Note: Receiving premium assistance is not a valid reason for an employer to exclude or terminate an employee from their group.